Louisiana
DEBT COLLECTION FACT SHEET

Percentage of Louisianians with Debt in Collections

<table>
<thead>
<tr>
<th>Category</th>
<th>Overall</th>
<th>Predominantly White Areas</th>
<th>Predominantly Nonwhite Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any</td>
<td>46%</td>
<td>61%</td>
<td>30%</td>
</tr>
<tr>
<td>Medical</td>
<td>30%</td>
<td>28%</td>
<td>2%</td>
</tr>
<tr>
<td>Student Loan</td>
<td>2%</td>
<td>2%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Median Amount of Debt in Collections in Louisiana

- Any Debt: $1,486
- Medical Debt: $726
- Student Loans: $7,275

Debt Collection Complaints by Louisianans

9,324

Debt Collection Law Violations Reported by Louisianans

- Calls Repeatedly: 21%
- Calls After Getting ‘Stop Calling’ Notice: 24%
- Makes False Representation about Debt: 30%
- Fails to Identify Self as Debt Collector: 10%
- Tells Someone Else About Consumer’s Debt: 7%
- Other: 7%

Top Companies Reported by Louisianans as Compiled by the Federal Trade Commission

1. Enhanced Recovery Company, LLC
   313
2. Portfolio Recovery Associates
   189
3. Ace Cash Express
   178

General Regional Garnishment Rate in the South*

2.6%

*State specific data is unavailable
